



Protect You and Your Family from Financial Fraud

CALIFORNIA DEPARTMENT OF CORPORATIONS



DEPARTMENT OF CORPORATIONS

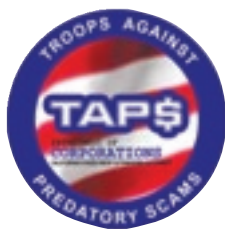
State of California • Business, Transportation and Housing Agency

THE DEPARTMENT OF CORPORATIONS is California's Investment and Financing Authority. The Department protects California consumers by licensing and regulating individuals and companies that offer securities, investment advice, consumer finance loans, residential mortgage loans, and franchises. Through its enforcement activities, the Department prevents businesses and individuals from conducting unlicensed or fraudulent consumer transactions.

The Department works collaboratively with federal agencies (including Department of Defense, Securities and Exchange Commission, Federal Trade Commission, Departments of Veterans Affairs and Justice); other

California State agencies (including Departments of Veterans Affairs, Financial Institutions, Real Estate, Insurance, and Consumer Affairs); law enforcement, District and City Attorneys; and other organizations. This mutual effort helps us protect you and your family from fraud.

The Department has a special education and enforcement program for military servicemembers and their families, **TAP\$ (Troops Against Predatory Scams)**. Other education and outreach efforts include the **SAIF Program (Seniors Against Investment Fraud)**, **Investor Education**, and **Financial Literacy programs**.



California Troops Against Predatory Scams (TAP\$) Program alerts and educates California's servicemembers and their families about investment fraud and predatory lending. TAP\$ can help you avoid becoming a victim of financial and investment fraud. Contact us with questions or if you want to arrange for a presentation.



Seniors Against Investment Fraud (SAIF) Program alerts and educates Californians over 50 about investment fraud, predatory lending, and how to avoid being victimized. SAIF utilizes a statewide network of trained senior volunteers from local Retired Senior Volunteer Programs (RSVPs) and other non-profit organizations. Contact us if you are interested in volunteering or want to arrange for a presentation.

HELP US PROTECT YOU FROM FRAUD!

Call our Toll-Free number to make sure financial services, investment companies, and salespeople are properly licensed in California. Also, contact us with questions and complaints. If we can't help you, we will refer you to the appropriate agency. For further information, visit our website.

Toll-Free 1-866-ASK-CORP (or 275-2677)

TTY 1-800-735-2922

www.corp.ca.gov

Watch Out For These Scams!



You might be surprised—servicemembers and their families are prime targets for financial fraud! Protect yourself and your family—many unethical people want your money! Servicemembers receive steady paychecks and deployment bonuses, frequently relocate, and may be financially inexperienced. As a result, servicemembers are targeted for inappropriate financial products and investments and a wide variety of fraudulent activities. These include predatory lending (which means providing credit on terms that are opportunistic, deceitful, fraudulent, or unfair), unsuitable insurance policies with little or no death benefits, and various financial scams. Family members at home are also vulnerable, especially while servicemembers are deployed.

AFFINITY MARKETING and AFFINITY FRAUD

Affinity marketing uses trust and friendship among people who share similar religious beliefs, ethnic background, military service, or other characteristics. For example, veterans are sometimes hired as salespeople specifically to gain the trust of servicemembers. Don't automatically trust a salesperson because he/she has a military background or advertises in military newspapers or magazines. Don't automatically trust a company because it uses patriotic symbols or has a military-sounding name.

Affinity fraud occurs when unethical people take advantage of trust among peer group members. Once one member of a group is convinced to invest personally in a service or product, other members of the group become more easily convinced. As word spreads, an "insider" sense of urgency and momentum develops. Other group members become convinced that the product or investment is legitimate and worthwhile, and invest without hesitation, making the entire group vulnerable to the same scam.

Be cautious—the products and services offered may be unsuitable, or worse, fraudulent.

BAIT AND SWITCH SCHEMES

Verify that paperwork matches promises. Unethical salespeople may try to switch interest rates, terms and conditions, or change other financial details. They may also try to persuade you to buy financial products or investments that are entirely different from the ones you thought you were purchasing.

CHARITY SCAMS

Verify that a charity is legitimate by contacting the Internal Revenue Service (see page 8).

COMMODITIES / FOREIGN CURRENCY / OIL and GAS SCAMS / PONZI and PYRAMID SCHEMES

Be wary of any promises of quick profits, low risks, official-sounding but vaguely described businesses, or "unique" investments. Scamsters might offer precious metals, foreign currency, and oil/gas ventures, claiming they have made profits for all of their investors. These are very risky (and some are illegal), and your entire investment can be lost quickly. Also, be wary of Ponzi or Pyramid scams, which offer promises of high returns to entice new investors, but use new money to pay previous investors. This gives the appearance of a successful investment, but Ponzi or Pyramid schemes always eventually collapse—leaving most of the participants with a financial loss.

"INTRODUCTORY" SEMINARS and "FREE" MEALS

Servicemembers and their families are often invited to attend "introductory" seminars or receive "free" meals to hear about a variety of financial products and services including investments, financial planning, insurance, real estate, and wills and living trusts. Under California law, many seminar presenters must be licensed by the California Department of Corporations (or other State agencies). Ask the presenter to complete the **"Check Before You Invest"** form (see page 5) and then call the California Department of Corporations to verify both the presenter and his/her company are licensed and authorized to sell/offer the specific type of product. If a presenter refuses, DO NOT conduct business with that person. Some seminars are actually a ploy to gain access to your personal or financial information, so don't disclose your private information until you are confident of the legitimacy of the product or service. In addition, seminar presenters, often veterans, may fail to disclose their fees and commissions, making it difficult to compare products and services.

LIFE INSURANCE PRODUCTS and ANNUITIES

Some life insurance products, while legitimate, may be unsuitable for servicemembers and their families.

Servicemembers already receive low-cost, government-sponsored life insurance as a service benefit. Unfortunately, agents (sometimes veterans themselves) may steer servicemembers into higher-cost policies that may provide fewer benefits than those included in government policies. These higher-cost policies frequently benefit the agents, because they receive front-loaded commissions (meaning that the agent receives their full commission from the first year's premiums). Also, some investments or savings products are really insurance products in disguise.

In order to maintain a policy, scheduled payments must be made over many years (usually 20) to achieve cost-effective results. Unfortunately, servicemembers often let these policies lapse, because they move frequently and may miss important payment notices, leave the armed services, or fail to maintain scheduled payments. These factors make these products inappropriate for most servicemembers. Ask agents to complete the **"Check Before You Invest"** form (see page 5). Then contact the California Department of Insurance to verify California agents and the status of the company they represent.

MORTGAGE and FORECLOSURE FRAUD

Predatory mortgage practices usually target borrowers with weak or blemished credit. Practices include pressuring consumers into loan agreements they cannot afford, or convincing consumers to sign loan agreements without reading them. Fraud may also include hidden or excessive interest, fees, prepayment penalties, balloon payments, bait and switch tactics, repeat offers to refinance, or other inappropriate practices. Before you sign loan documents, read the fine print, verify the legitimacy of the salesperson and company (utilize the **"Check Before You Invest"** form on page 5), and report suspicions to the appropriate licensing agency.

Don't sign the deed to your property away. If you need financial or legal assistance or are facing foreclosure, immediately contact your base financial counselors. They can help you investigate payment options. Foreclosure fraud can occur when homeowners are tricked into believing they can save their home by transferring the deed to a third party, who promises to pay the up-front costs and sell the

house back to the original owners when they can afford it. The third party profits by re-mortgaging the property, and sometimes then allows the property to go into default a second time. As a result, the original owners lose everything.

ONLINE PURCHASES and ONLINE ESCROW FRAUD

Be cautious with online purchases—there are many ways for scamsters to take your money—such as phony auctions, phony online escrow companies, or phantom merchandise. Don't give personal or financial information over the web (or phone), unless it's via a secure site and **you** initiated the contact. Also, use your credit card to make online purchases—this provides better consumer protection than cashier's checks, debit cards, or checks which draw cash directly from your account.

"PHISHING" and "VISHING"

Scamsters commonly create authentic-looking but phony e-mails, text messages, log-in pages (such as for e-mail or bank accounts), printed letters, etc. Or you might receive voicemail messages that sound exactly like a legitimate message. Beware—these tactics try to entice you to disclose personal or financial information such as your account numbers, passwords, or PIN numbers. If **you** did not initiate the contact, DO NOT provide any personal information via e-mail, by mail, or by telephone! If the contact appears to be legitimate, verify the company's customer service number and call; do not respond directly to the e-mail or use the phone number listed in the e-mail or voicemail, which may be bogus.

SWEEPSTAKES or LOTTERY WINNERS and FOREIGN LETTER FRAUD

Don't respond to calls, e-mails, or letters proclaiming that you just won a sweepstakes or lottery, even though you never bought a ticket! Scamsters frequently request that you transfer funds, send a cashier's check to pay taxes or legal fees, or submit bank information before winnings can be paid. NOTE: It is ILLEGAL for legitimate sweepstakes or lotteries to require funds (other than ticket purchase) before paying winnings. Other common ploys involve appeals from strangers pretending to be a deployed servicemember, foreign government "official" or a "widow," asking for your immediate help to move money "out of the country." Watch out! These are scams to take your cash or to gain access to your personal account information.

Payday Loans

Payday loans (also referred to as “cash advance” or “deferred deposits”) are often marketed to servicemembers and their families. In a payday loan, the borrower writes a check to the lender in exchange for a short-term cash loan. For example, a borrower may write a check for \$300 to the payday lender. The lender gives the borrower \$255 and then does not cash the check until the borrower’s next pay day, up to 31 days. The borrower pays a fee of \$45 to borrow \$255 until payday.

Under California law, a payday loan cannot exceed \$300 and the maximum fee a lender can charge is 15% of the face amount of the check. This fee often adds up to an annual percentage rate (APR) that can exceed 400%. APR is the total interest rate that a borrower pays annually on a loan, including all fees and charges. APR is used to calculate the total cost of borrowing money. By comparison, a loan for a new car may have an APR of 7%.

In California, all payday lenders must be licensed by the Department of Corporations. Go to the Department’s website or call Toll-Free to verify a license or to file a complaint.

California Payday Lending Laws Protect You:

- A payday lender may only make you **one** loan (which cannot exceed \$300), and may only charge a maximum fee of 15% of the total amount of the check (up to \$45).
- Your check may only be used for **one** loan transaction at **one** payday loan company.
- If your check bounces, you can only be charged **one** bounced check fee (up to \$15) by a payday lender. (Be careful—your bank may charge you additional fees for insufficient funds.)
- A payday lender **cannot** make you a new loan to pay off an existing loan.
- If a payday lender offers you an extension of time or payment plan, additional fees **cannot** be charged.
- A payday lender **cannot** make you a new loan while an existing loan is outstanding, even if the combined balance of the existing loan and the new loan does not exceed \$300.
- You may also have other protection under California Law. If you need help, contact the California Department of Corporations.
- File any complaints against a payday lender with the California Department of Corporations.



If You Choose To Take Out A Payday Loan

Borrow only as much as you can afford to pay back in full with your next paycheck. When the loan is due on the next payday, some borrowers find they cannot afford to pay the loan in full. Often, a borrower will take out a second loan from another payday lender in order to pay off the original loan. This can begin a dangerous cycle of debt that may lead to financial disaster.

Consider Your Alternatives

Every service branch has military relief societies (such as the Navy-Marine Relief Society) to provide advice and emergency assistance to servicemembers and families. Go to www.americasupportsyou.mil/AmericaSupportsYou/military_family.html for a directory of programs dedicated to helping servicemembers and their families.

Also, contact your creditors before you miss a payment; other payment options are often available. Be sure to ask about costs that are associated with alternative payment plans. Find out if you have (or can set up) overdraft protection on your checking account. Be sure to ask about bank overdraft fees – sometimes these can be very expensive per transaction.

NOTE: Effective October 1, 2007, federal law (the John Warner National Defense Authorization Act of 2007—Public Law 109-364) provides additional consumer protections to servicemembers and their families. In addition, there may be ongoing changes to California law to better protect servicemembers and their families. Check the Department’s website for updated information.

Use Financial Common Sense

Making smart financial decisions requires analysis and careful attention to detail. Meet with base financial counselors to create a monthly/annual budget, identify your financial goals, and develop a financial plan. If you or family members are having financial difficulties, don't let fear or embarrassment prevent you from getting help! Every service branch has relief societies to provide advice and emergency financial assistance to servicemembers and families. Be financially cautious—some servicemembers have even lost their national security clearances due to extreme financial problems, and financial troubles can follow you back to civilian life. Go to www.americasupportsyouth.mil/AmericaSupportsYou/military_family.html for a directory of support groups.

BEFORE YOU MAKE ANY FINANCIAL DECISION:

- Watch out! If a financial opportunity sounds too good to be true, it probably is.
- Ask questions, get all contracts in writing, and don't sign any paperwork until you understand everything.
- Determine how much financial risk you can tolerate. Remember—only invest what you can afford to lose.
- Don't forget to calculate the tax impacts of any major purchase, insurance product, and investment.
- Verify prepayment and early withdrawal penalties.
- Make sure that you will be able to access your assets if you need cash in the future.
- Ask salespeople to disclose (in writing) all costs, service charges, penalties, fees, and commissions. Ask about potential conflicts of interest; salespeople may receive bonuses if you buy a particular life insurance product, annuity, stock, bond, mutual fund, or other investment they recommend.

CHECK CREDENTIALS – Verify that people who make money from your purchases and investments have proper credentials before you disclose your financial information, Social Security Number, or other personal information. Ask salespeople to fill out the “**Check Before You Invest**” form (see page 5) to verify their California licenses, work history, company, and products. Immediately report concerns or complaints to the appropriate agency.

REVIEW FINANCIAL DOCUMENTS–

Keep tabs on your checking, savings, investments, insurance, and credit card accounts. Review bills monthly and review all fees and charges. Make sure you have sufficient funds before writing a check or using a debit card—overdraft fees can be very expensive.

BE WARY OF “IMMEDIATE” ACTION REQUIRED –

Turn down promises of quick profits, insider information, or tactics like “you must act now.” It is better to miss a so-called “opportunity” than to make an uninformed decision and lose your money. Watch out if a salesperson won't allow you time to compare prices and features, or explore other options—these are warning signs of fraud!

KEEP GOOD CREDIT – Make sure purchases and investments are well within your budget, review bill payment due dates and pay on time, and don't get trapped by credit card debt. Remember, your credit rating (called credit “score”) impacts the interest rate on your loan—so the better your credit score, the lower the interest rate.

GET A FREE COPY OF YOUR CREDIT REPORT –

Annualcreditreport.com is the **ONLY** federally authorized website (or call Toll-Free 1-877-322-8228) for you to get a FREE credit report. You will never receive any e-mail or pop up ads from this site. Review your credit report carefully: watch for accounts you don't recognize (especially new accounts), suspicious charges, or any addresses where you've never lived.

You can also request a free credit report once every 12 months from each of the three national credit-reporting companies. You can rotate your requests so you receive one every four months.

Trans Union	1-800-680-7289
Experian	1-888-397-3742
Equifax	1-800-525-6285

Some websites claim to offer “free” credit reports, but may charge you for another product if you accept the “free” report. If you get junk e-mail or pop ups, it's also probably a scam. File a complaint with the U.S. Federal Trade Commission if you were charged for what you thought was a free annual credit report.

CELL PHONE CONTRACTS – Call your cell phone service provider to find out whether they offer special assistance for servicemembers. Often, if you provide copies of your military orders, cell phone service providers will suspend or cancel your plan without penalties or fees (although they are not legally obligated to do so). Since cell phone contracts usually are for two years, ask about deployment options before you sign any new agreements.

CAR LOANS – Check with your bank or credit union to explore car financing options and interest rates. A car loan typically takes 4 to 6 years to repay—make sure you will be able to manage the payments, car insurance, operating costs, and repairs.

Check Before You Invest

Before investing, have the person offering products/services **complete** this form, **sign** it, and **return** it to you. **Verify** both the person and company are **licensed** and **authorized** to sell/offer the specific type of product, by **contacting** the appropriate licensing agency (see reverse side for agency contact information). **Keep** the completed form for your records.

Seller/Agent and Company Information (please print clearly)

Seller/Agent Name _____

Company/Business Name _____

Company/Business Address _____

Phone Number(s) _____ Email _____

✓ I am offering the following product(s) and/or services (check all that apply)

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Investment | <input type="checkbox"/> Securities | <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> IRAs |
| | <input type="checkbox"/> Private Placements | <input type="checkbox"/> Oil & Gas/Minerals | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Financial Planning | <input type="checkbox"/> Investment Advice | <input type="checkbox"/> Financial Planning | <input type="checkbox"/> Wealth Creation |
| <input type="checkbox"/> Insurance | <input type="checkbox"/> Life | <input type="checkbox"/> Annuities | <input type="checkbox"/> Viaticals |
| | <input type="checkbox"/> Other _____ | | |
| <input type="checkbox"/> Real Estate | <input type="checkbox"/> Refinance | <input type="checkbox"/> Reverse Mortgage | <input type="checkbox"/> Equity Loan |
| | <input type="checkbox"/> Investment (specify) _____ | | |
| <input type="checkbox"/> Legal Services | <input type="checkbox"/> Wills | <input type="checkbox"/> Living Trust | <input type="checkbox"/> Estate Planning |
| | <input type="checkbox"/> Other _____ | | |
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Tax Preparation | <input type="checkbox"/> Other _____ | |
| <input type="checkbox"/> Contractor Services | <input type="checkbox"/> Home Repair | <input type="checkbox"/> Remodeling | <input type="checkbox"/> Other _____ |

✓ I am currently licensed by

- | | |
|---|----------------------|
| <input type="checkbox"/> CA Department of Corporations | CRD #: _____ |
| <input type="checkbox"/> CA Department of Corporations | IARD/CRD #: _____ |
| <input type="checkbox"/> CA Department of Insurance | License #: _____ |
| <input type="checkbox"/> CA Department of Real Estate | DRE License #: _____ |
| <input type="checkbox"/> CA State Bar Association | State Bar #: _____ |
| <input type="checkbox"/> CA Board of Accountancy | CPA License #: _____ |
| <input type="checkbox"/> CA State Contractors Licensing Board | License #: _____ |
| <input type="checkbox"/> Other | License #: _____ |

✓ I certify that I am making these representations truthfully in order to do business with you.

Signature _____ Date _____



Before Investing or Getting Advice

have the person offering products/services complete this form, sign it, and return it to you.



Verify

both the salesperson/advisor and their company are licensed and authorized to sell/offer the specific type of product. Remember to keep this completed form for your records.



Contact

the appropriate California licensing agency below (or call the California Department of Corporations for referral to other agencies.)

CA Department of Corporations	Toll-Free 1-866-ASK-CORP (1-866-275-2677) TTY 1-800-735-2922 Website www.corp.ca.gov
CA Department of Insurance	Toll-Free 1-800-927-HELP (1-800-927-4357) Website www.insurance.ca.gov
CA Department of Real Estate	Fresno (559) 445-5009 Los Angeles (213) 620-2072 Oakland (510) 622-2552 San Diego (619) 525-4192 Website www.dre.ca.gov
State Bar of California	License verification & complaints Toll-Free 1-800-843-9053 Senior Information Hotline Toll - Free 1-888-460-7364 Website www.calbar.ca.gov
CA Board of Accountancy	Sacramento (916) 263-3680 Website www.dca.ca.gov/cba
CA State Contractors Licensing Board	Toll-Free 1-800-321-2752 Website www.cslb.ca.gov

Resources

AGENCY	RESPONSIBILITIES	CONTACT INFORMATION
America Supports You	Citizen support organization for servicemembers and their families, sponsored by Department of Defense.	www.americasupportsyou.mil
CA Board of Accountancy	Licenses & regulates certified public accountants, public accountants and accounting firms	(916) 263-3680 www.dca.ca.gov/cba
CA Department of Consumer Affairs	Licenses & regulates various professions including doctors, dentists, contractors, funeral and cemetery providers, auto repair technicians and repair shops, and cosmetologists.	Toll-Free 1-800-952-5210 www.dca.ca.gov Cemetery & Funeral Bureau: (916) 574-7870
CA Department of Corporations	Licenses & regulates broker-dealers, investment advisors; securities, franchises, off-exchange commodities; independent escrow agents; payday loans, consumer, and commercial loans, mortgage bankers, and check sellers.	TAP\$ Toll-Free 1-866-ASK-CORP or (275-2677) TTY: 1-800-735-2922 www.corp.ca.gov
CA Department of Employment Development	Offers employment preparation program to assist servicemembers to smoothly transition into the civilian workforce. Classes are conducted at most military installations in California and are open to all military branches.	To locate the EDD office nearest you, see listing in the white pages under State Government. www.edd.ca.gov
CA Department of Insurance	Licenses & regulates insurance agents and brokers, insurance company financial profiles, viatical settlements, annuities.	Toll-Free 1-800-927-HELP or 1-800-927-4357 www.insurance.ca.gov
CA Department of Justice Office of the Attorney General	Oversees charities and commercial fundraisers, medical fraud, sweepstakes, mail fraud, and identify theft.	Toll-Free 1-800-952-5225 www.caag.state.ca.us Identity Theft Victims Toll-Free 1-888-880-0240
CA Department of Real Estate	Licenses & regulates real estate brokers, real estate salespersons, and real estate mortgage lender/broker activities.	(559) 445-5009 – Fresno (213) 620-2072 – Los Angeles (510) 622-2552 – Oakland (619) 525-4192 – San Diego www.dre.ca.gov
CA Department of Social Services	Provides information about social services, including cash aid, food, transportation, housing, health, residential care, day care, foster care, adoption, disaster services, refugee services, and in-home care.	Fraud Hotline Toll-Free 1-800-269-0271 Report Medi-Cal Fraud Toll-Free 1-800-822-6222 www.dss.cahwnet.gov
CA Department of Veterans Affairs	Provides benefits and services to CA veterans, including benefits to dependents and survivors.	Toll-Free 1-800-952-5626 www.cdva.ca.gov
California Privacy Protection/ Identity Theft Hotline	Provides consumer assistance, information, and education on privacy issues.	Toll-Free 1-866-785-9663 www.privacy.ca.gov
CA State Contractors Licensing Board	Licenses & regulates 43 classifications of contractors and home improvement sales.	Toll-Free 1-800-321-2752 www.cslb.ca.gov

Resources

AGENCY	RESPONSIBILITIES	CONTACT INFORMATION
Investor Protection Trust	Provides impartial, non-commercial information about investing.	www.investorprotection.org
National Association of Securities Dealers (NASD)	Licenses & regulates individuals and firms dealing in securities, equities, bonds, securities futures, and options. Also establishes rules, and conducts audits.	Toll-Free 1-800-289-9999 www.nasdr.com
Save and Invest (NASD Office of Investor Education)	Designed for servicemember and their families, information includes financial calculators and how to make wise financial decisions.	www.saveandinvest.org
State Bar of California	Provides information on finding an attorney, filing a complaint against an attorney, getting reimbursed for attorney misconduct, and provides referrals for making a simple will.	License verification and complaints Toll-Free 1-800-843-9053 www.calbar.ca.gov
U.S. Department of Defense	Up-to-date information for servicemembers and their families.	www.defenselink.mil
U.S. Department of Veterans Affairs	Provides information, benefits, and services to U.S. servicemembers, their families, veterans, dependents, and survivors.	VA Benefits Toll-Free 1-800-827-1000 TDD: 1-800-829-4833 www.va.gov
Vets Centers	207 community-based counseling centers, staffed by multi-disciplinary teams, many of whom are combat veterans themselves.	Vets Centers 1-800-905-4675 (Eastern) 1-866-496-8838 (Pacific) www.va.gov
U.S. Federal Trade Commission (FTC)	Provides consumer protection against abusive lending, truth in lending, credit cards, identity theft, franchises, businesses, telemarketing, funerals and cemeteries.	Toll-Free 1-877-FTC-HELP or (382-4357) www.ftc.gov
U.S. Government Official Web Portal	Provides links to hundreds of official governmental websites with important information and services for military and veterans, including identity theft, benefits, & consumer protection.	www.usa.gov Military Identity Theft www.usa.gov/veteransinfo
U.S. Internal Revenue Service (IRS)	Provides information on legitimate charities, tax-related fraud schemes, fraudulent federal tax returns, and other information.	Charities Information Hotline Toll-Free 1-877-829-5500 Hotline for Tax Fraud Reporting Toll-Free 1-800-829-0433 www.irs.gov
U.S. Securities and Exchange Commission (SEC)	Licenses and regulates national securities exchanges (NYSE and NASDAQ), investment companies (e.g. mutual funds) and investment advisors (managing over \$25M in client assets).	Toll-Free 1-800-732-0330 www.sec.gov

Get Assistance

TAKE ADVANTAGE OF MILITARY FINANCIAL AND LEGAL SERVICES

Explore your financial and legal options with people you can trust (not someone who's earning a commission off your decision).

- If you need financial or legal assistance, immediately contact your base financial counselors.
- Every service branch has military relief societies (such as the Navy-Marine Relief Society); these groups were established to provide advice and emergency assistance to servicemembers and their families.
- Contact your creditors before a payment is late. Other payment options are often available.

MILITARY FAMILY SUPPORT

For an extensive directory of programs dedicated to helping servicemembers and their families:

www.americasupportsyou.mil/AmericaSupportsYou/military_family.html

HELP WITH POST TRAUMATIC STRESS DISORDER (PTSD)

Servicemembers and families experiencing the symptoms of PTSD require assistance and support. To find the nearest VA medical center, community based outpatient clinic or Veterans Center, go to www.ncptsd.va.gov for complete information and services.

TO HELP YOU ESTABLISH AND KEEP GOOD CREDIT, DIG OUT OF DEBT, AND SAVE AND INVEST

www.saveandinvest.org

TO HELP YOU DEVELOP A PERSONAL ROADMAP TO SAVING AND INVESTING

www.sec.gov/investor/pubs/roadmap.htm

FOR IMPARTIAL INVESTOR EDUCATIONAL INFORMATION

www.investorprotection.org

FOR A GLOSSARY OF FINANCIAL TERMS AND PHRASES

www.corp.ca.gov/outreach/financial_literacy/glossary.htm

FOR IMPORTANT FUTURE BENEFITS—REGISTER WITH VETERANS AFFAIRS

ALL servicemembers should register with the VA when returning from deployment, whether or not you intend to use VA services. This ensures you will be eligible for VA services and benefits if a problem develops in the future. Go to www.va.gov for complete information. ALSO, be sure to utilize the many programs and services available in your home State. California veterans and their family members may be eligible for tuition assistance, job training programs, farm and home loans, waived auto registration fees, and numerous other benefits. Go to www.cdva.ca.gov for complete information. Other States have similar programs.

CIVILIAN TRANSITION ASSISTANCE PROGRAM (TAP)

An intensive employment preparation program is available to help servicemembers make a smooth career transition back into civilian life. Vocational guidance, training programs, and other employment services will help you make realistic career choices. Go to the California Employment Development Department, www.edd.ca.gov for a complete listing of CA job service centers. Other States have similar programs.

IF YOU THINK YOUR IDENTITY HAS BEEN STOLEN...

If you suspect that someone else is using your Military ID, Social Security, or driver's license numbers, or you are concerned about the security of your financial information, go to www.USA.gov and click on "Identity Theft."

IF YOUR CA DRIVER'S LICENSE IS LOST OR STOLEN...

Immediately go in person to the nearest CA Department of Motor Vehicles office to apply for a replacement. Then request that DMV place a fraud alert on your driver's license number by calling the CA DMV Fraud Hotline **1-866-658-5758** or e-mail: DLFraud@dmv.ca.gov. If someone is using your driver's license as their ID, contact the closest DMV office for an appointment. You will need to prove your identity, so bring current documents such as your U.S. military photo ID. Bring copies of the police report, bills, and other evidence which demonstrate your identity was stolen. If you meet DMV's identity theft requirements, DMV will then issue you a new driver's license number. Other States have similar processes.



Contact the California Department of Corporations for additional copies of this booklet, the "Check Before You Invest" form, to file a complaint, or to arrange for presentation speakers.

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DEPARTMENT OF CORPORATIONS**

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State of California
Business, Transportation and Housing Agency